

Information to identify the case:

Debtor 1	John S Roberts	Social Security number or ITIN	xxx-xx-7972
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 22-10692-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John S Roberts

4/29/22

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John S Roberts
Debtor

Case No. 22-10692-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 29, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2022:

Recip ID	Recipient Name and Address
db	+ John S Roberts, 27 Stratford Drive, Brick, NJ 08724-3854
cr	+ U.S. Bank Trust National Association, not in its i, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
519494368	++ ALLIED DIGESTIVE HEALTH LLC, MONMOUTH PARK CORPORATE CENTER I, 187 ROUTE 36 SUITE 230, WEST LONG BRANCH NJ 07764-1306 address filed with court.: Allied Digestive Health, 60 Highway 36, Suite B, West Long Branch, NJ 07764-1463
519494369	+ Cavalry/La z Boy Furniture, 7 Skyline Drive, Hawthorne, NY 10532-2156
519494375	+ Court Officer Delia Groeling, PO Box 537, DC000558-11, Barnegat, NJ 08005-0537
519494378	+ Crystal Run Healthcare, LLP, 155 Crystal Run Road, Middletown, NY 10941-4057
519494379	Crystal Run Healthcare, LLP, co Credit Management Company, P. O. Box 16346, Pittsburgh, PA 15242-0346
519494380	+ Discover, co Forster, Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
519494382	+ Discover/Citibank, co Rubin & Rothman, 1787 Veterans Hwy Suite 32, PO Box 9003, Islandia, NY 11749-9003
519494384	+ Ditech, Po Box 6172, Rapid City, SD 57709-6172
519494383	+ Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
519494385	+ First Atlantic Fcu, 100 Monmouth Park, West Long Branch, NJ 07764-1462
519494387	+ Higher Education Student Assistance Auth, 4 Quakenbridge Plz, Trenton, NJ 08619-1241
519494386	+ Higher Education Student Assistance Auth, Hesaa Servicing/Attn: Bankruptcy, P.O. Box 548, Trenton, NJ 08625-0548
519494390	LaZBoy Furniture, 1 Lazboy Dr, Monroe, MI 48162-5138
519494391	Lowes, co Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519494397	+ Ocean Medical Center, co Michael Maloney, 3455 Route 66, PO Box 727, Neptune, NJ 07754-0727
519494399	+ Orange Lake Resorts, Attn: Bankruptcy, 9271 South John Young Parkway, Orlando, FL 32819-8607
519494402	+ Sears/LVNV Funding, C/o Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725-5710
519494403	+ Security Credit, co Nudleman, Klem & Golub, 425 Eagle Rock Ave Suite 403, Roseland, NJ 07068-1717
519494404	Security Credit Service, co Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519494405	+ Security Credit Services, 2623 W Oxford Loop, Oxford, MS 38655-5442
519494406	+ TRAF Group, 2297 St Hwy 33 Ste 906, Trenton, NJ 08690-1717
519494407	+ Traf Group Inc/A-1 Collections, Attn: Bankruptcy, 2297 St Hwy 33 Ste 906, Hamilton Square, NJ 08690-1717
519494408	+ Traf Group Inc/A-1 Collections, 101 Grovers Mill Road, Lawrenceville, NJ 08648-4706
519494409	+ Veripro Solutions, PO Box 3572, Coppell, TX 75019-5538
519494410	WebBank, co Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519494412	WebBank/Midland Funding, co Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519494414	Wells Fargo, PO Box 54180, Los Angeles, CA 90054-0180
519494413	+ Wells Fargo, co Schacter Portnoy, LLC, 3490 U.S. Route 1, Suite 6, Princeton, NJ 08540-5920
519494415	+ West Hudson Imaging, co Collection Bureau Hudson Valley, Inc., Po Box 831, 155 North Plank Road, Newburgh, NY 12550-1747
519494416	+ West Hudson Imaging, 707 E Main St, Middletown, NY 10940-2650

TOTAL: 32

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 29 2022 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustregion03.ne.ecf@usdoj.gov	Apr 29 2022 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519494370	+ Email/Text: signed.order@pfwattorneys.com		

District/off: 0312-3

User: admin

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519494372	+ Email/Text: signed.order@pfwattorneys.com	Apr 29 2022 20:25:00	Chase, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
519494373	+ EDI: CITICORP.COM	Apr 29 2022 20:25:00	Chase/Midland Funding LLC, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
519494374	+ Email/Text: ering@cbhv.com	Apr 30 2022 00:23:00	Citibank, 701 East 60th St North, Sioux Falls, SD 57104-0432
519494376	+ Email/Text: bkcy@creditmtg.com	Apr 29 2022 20:25:00	Collection Bureau Hudson Valley, Inc., 155 North Plank Rd, Newburgh, NY 12550-1748
519494377	+ Email/Text: bkcy@creditmtg.com	Apr 29 2022 20:25:00	Credit Management Control, Attn: Bankruptcy, Po Box 1654, Green Bay, WI 54305-1654
519494381	EDI: DISCOVER.COM	Apr 29 2022 20:25:00	Credit Management Control, P.o. Box 1654, Green Bay, WI 54305-1654
519494371	EDI: JPMORGANCHASE	Apr 30 2022 00:23:00	Discover, P. O. Box 6103, Carol Stream, IL 60197-6103
519494388	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 30 2022 00:23:00	Chase Card, Po Box 15298, Wilmington, DE 19850
519494389	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 29 2022 20:24:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519494393	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 29 2022 20:24:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
519494392	+ EDI: RMSC.COM	Apr 29 2022 20:36:13	LVNV Funding LLC, 15 S Main Street Ste 600, Greenville, SC 29601-2768
519494395	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 30 2022 00:23:00	Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
519494396	+ Email/Text: mtgbk@shellpointmtg.com	Apr 29 2022 20:25:00	Midland Funding LLC, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
519494398	+ Email/Text: OMCbankruptcy@hackensackmeridian.org	Apr 29 2022 20:25:00	New Res-shellpoint Mtg, 55 Beattie Place, Greenville, SC 29601-2165
519494400	+ Email/Text: bankruptcies@orangelake.com	Apr 29 2022 20:30:00	Ocean Medical Center, 425 Jack Martin Blvd., Brick, NJ 08724-7732
519494394	Email/Text: signed.order@pfwattorneys.com	Apr 29 2022 20:24:00	Orange Lake Resorts, 8505 W Irlo Bronson Memo, Kissimmee, FL 34747-8217
519494401	EDI: CITICORP.COM	Apr 29 2022 20:25:00	Midland Funding LLC, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
519494411	+ EDI: BLUESTEM	Apr 30 2022 00:23:00	Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283
		Apr 30 2022 00:23:00	WebBank, 215 State St. #800, Lake City, UT 84111-2339

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2022 at the address(es) listed below:

Name	Email Address
Andrea Dobin	ecftrusteead@msbnj.com NJ55@ecfbis.com;trusteedobin@remote7solutions.com
Charles G. Wohlrab	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association cwohlab@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr.	on behalf of Debtor John S Roberts courtdocs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 4